

Fill in this information to identify your case:

Debtor 1	Erik	W	Yakow
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Lisa	M	Yakow
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	District of New Jersey		
Case number (if known)			

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

How long employed there?

Debtor 1

☒ Employed ☐ Not Employed

Operation Supervisor

Wind River Environmental LLC

46 Lizotte Drive
Number Street

Marlborough, MA 01752

City State Zip Code

17 years

Debtor 2 or non-filing spouse

☒ Employed ☐ Not Employed

Royal Fitness LLC- Club Metro USA

Number Street

City State Zip Code

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be.	2. \$10,652.48	\$3,890.12
3. Estimate and list monthly overtime pay.	3. + \$0.00	+ \$173.33
4. Calculate gross income. Add line 2 + line 3.	4. \$10,652.48	\$4,063.45

Debtor 1	Erik	W	Yakow	
Debtor 2	Lisa	M	Yakow	
	First Name	Middle Name	Last Name	Case number (if known)

		For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here.→	4.	\$10,652.48	\$4,063.45	
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$2,648.45	\$573.87	
5b. Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00	
5c. Voluntary contributions for retirement plans	5c.	\$319.58	\$0.00	
5d. Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
5e. Insurance	5e.	\$917.13	\$0.00	
5f. Domestic support obligations	5f.	\$0.00	\$0.00	
5g. Union dues	5g.	\$0.00	\$0.00	
5h. Other deductions. Specify: _____	5h. +	\$0.00	\$0.00	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6.	\$3,885.16	\$573.87	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$6,767.32	\$3,489.58	
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$0.00	\$0.00	
8b. Interest and dividends	8b.	\$0.00	\$0.00	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00	\$0.00	
8d. Unemployment compensation	8d.	\$0.00	\$0.00	
8e. Social Security	8e.	\$0.00	\$0.00	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f.	\$0.00	\$0.00	
8g. Pension or retirement income	8g.	\$0.00	\$0.00	
8h. Other monthly income. Specify: <u>Income Tax Refund Avg over 12 months</u>	8h. +	\$764.08	\$0.00	
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9.	\$764.08	\$0.00	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse	10.	\$7,531.40	\$3,489.58	= \$11,020.98
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. +		\$0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i> , if it applies	12.		\$11,020.98	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form? <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: _____				

Fill in this information to identify your case:

Debtor 1	<u>Erik</u>	<u>W</u>	<u>Yakow</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>Lisa</u>	<u>M</u>	<u>Yakow</u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>District of New Jersey</u>		
Case number (if known)	<u></u>		

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☐ No

☒ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☒ No

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

☐ No. ☐ Yes.

☐ No. ☐ Yes.

☐ No. ☐ Yes.

☐ No. ☐ Yes.

☐ No. ☐ Yes.

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No

☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$800.00

If not included in line 4:

4a. Real estate taxes

4a. \$0.00

4b. Property, homeowner's, or renter's insurance

4b. \$0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$0.00

4d. Homeowner's association or condominium dues

4d. \$0.00

Debtor 1	Erik	W	Yakow
Debtor 2	Lisa	M	Yakow
	First Name	Middle Name	Last Name

Case number (if known) _____

		Your expenses	
5.	Additional mortgage payments for your residence , such as home equity loans	5.	_____ \$0.00
6.	Utilities:		
6a.	Electricity, heat, natural gas	6a.	_____ \$0.00
6b.	Water, sewer, garbage collection	6b.	_____ \$0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	_____ \$210.00
6d.	Other. Specify: _____	6d.	_____ \$0.00
7.	Food and housekeeping supplies	7.	_____ \$450.00
8.	Childcare and children's education costs	8.	_____ \$0.00
9.	Clothing, laundry, and dry cleaning	9.	_____ \$100.00
10.	Personal care products and services	10.	_____ \$60.00
11.	Medical and dental expenses	11.	_____ \$35.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	_____ \$250.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	_____ \$100.00
14.	Charitable contributions and religious donations	14.	_____ \$25.00
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a.	Life insurance	15a.	_____ \$0.00
15b.	Health insurance	15b.	_____ \$0.00
15c.	Vehicle insurance	15c.	_____ \$0.00
15d.	Other insurance. Specify: _____	15d.	_____ \$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.	_____ \$0.00
17.	Installment or lease payments:		
17a.	Car payments for Vehicle 1	17a.	_____ \$0.00
17b.	Car payments for Vehicle 2	17b.	_____ \$0.00
17c.	Other. Specify: _____	17c.	_____ \$0.00
17d.	Other. Specify: _____	17d.	_____ \$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	_____ \$0.00
19.	Other payments you make to support others who do not live with you. Specify: _____	19.	_____ \$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a.	Mortgages on other property	20a.	_____ \$0.00
20b.	Real estate taxes	20b.	_____ \$0.00
20c.	Property, homeowner's, or renter's insurance	20c.	_____ \$0.00
20d.	Maintenance, repair, and upkeep expenses	20d.	_____ \$0.00
20e.	Homeowner's association or condominium dues	20e.	_____ \$0.00

Debtor 1	Erik	W	Yakow
Debtor 2	Lisa	M	Yakow
	First Name	Middle Name	Last Name

Case number (if known) _____

21. **Other.** Specify: _____

21. + \$0.00

22. **Calculate your monthly expenses.**

22a. Add lines 4 through 21.

22a. \$2,030.00

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$8,286.08

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$10,316.08

23. **Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from *Schedule I*.

23a. \$11,020.98

23b. Copy your monthly expenses from line 22c above.

23b. - \$10,316.08

23c. Subtract your monthly expenses from your monthly income.

The result is your *monthly net income*.

23c. \$704.90

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

None

Debtor 1	Erik	W	Yakow	Case number (if known) _____
Debtor 2	Lisa	M	Yakow	
	First Name	Middle Name	Last Name	

		Amount
6c. Telephone, cell phone, Internet, satellite, and cable services		
Cell Phones		\$210.00
Cable/Internet		\$0.00

Fill in this information to identify your case:

Debtor 1	<u>Erik</u>	<u>W</u>	<u>Yakow</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>Lisa</u>	<u>M</u>	<u>Yakow</u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>District of New Jersey</u>		
Case number (if known)	<u></u>		

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY**Official Form 106J-2****Schedule J-2: Expenses for Separate Household of Debtor 2****12/15**

Use this form for Debtor 2's separate household expenses ONLY IF Debtor 1 and Debtor 2 maintain separate households. If Debtor 1 and Debtor 2 have one or more dependents in common, list the dependents on both Schedule J and this form. Answer the questions on this form only with respect to expenses for Debtor 2 that are not reported on Schedule J. Be as complete and accurate as possible. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household**1. Is this a joint case?**

- ☐ No. Do not complete this form.
- ☒ Yes

2. Do you have dependents?

Do not list Debtor 1 but list all other dependents of Debtor 2 regardless of whether listed as a dependent of Debtor 1 on Schedule J.

Only list dependents

Do not state the dependents' names.

- ☐ No
- ☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 2:

ChildChildChild

Dependent's age

211917

Does dependent live with you?

☐ No. ☒ Yes.☐ No. ☒ Yes.☐ No. ☒ Yes.☐ No. ☐ Yes.☐ No. ☐ Yes.**3. Do your expenses include expenses of people other than yourself, your dependents, and Debtor 1?**

- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses**4. The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.4. \$2,019.84**If not included in line 4:**

4a. Real estate taxes

4a. \$0.00

4b. Property, homeowner's, or renter's insurance

4b. \$0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$200.00

4d. Homeowner's association or condominium dues

4d. \$0.00

Debtor 1
Debtor 2Erik
LisaW
MYakov
Yakov

First Name

Middle Name

Last Name

Case number (if known) _____

		Your expenses
5.	Additional mortgage payments for your residence , such as home equity loans	5. _____
6.	Utilities:	
6a.	Electricity, heat, natural gas	6a. _____ \$525.00
6b.	Water, sewer, garbage collection	6b. _____ \$144.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. _____ \$635.00
6d.	Other. Specify: <u>See Additional Page</u>	6d. _____ \$44.69
7.	Food and housekeeping supplies	7. _____ \$1,300.00
8.	Childcare and children's education costs	8. _____ \$1,000.00
9.	Clothing, laundry, and dry cleaning	9. _____ \$600.00
10.	Personal care products and services	10. _____ \$150.00
11.	Medical and dental expenses	11. _____ \$225.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. _____ \$500.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13. _____ \$150.00
14.	Charitable contributions and religious donations	14. _____ \$25.00
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a.	Life insurance	15a. _____ \$0.00
15b.	Health insurance	15b. _____ \$0.00
15c.	Vehicle insurance	15c. _____ \$517.55
15d.	Other insurance. Specify: _____	15d. _____ \$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. _____ \$0.00
17.	Installment or lease payments:	
17a.	Car payments for Vehicle 1	17a. _____
17b.	Car payments for Vehicle 2	17b. _____
17c.	Other. Specify: _____	17c. _____
17d.	Other. Specify: _____	17d. _____
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. _____ \$0.00
19.	Other payments you make to support others who do not live with you Specify: _____	19. _____ \$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income	
20a.	Mortgages on other property	20a. _____ \$0.00
20b.	Real estate taxes	20b. _____ \$0.00
20c.	Property, homeowner's, or renter's insurance	20c. _____ \$0.00
20d.	Maintenance, repair, and upkeep expenses	20d. _____ \$0.00
20e.	Homeowner's association or condominium dues	20e. _____

Debtor 1
Debtor 2Erik
LisaW
MYakov
Yakov

First Name

Middle Name

Last Name

Case number (if known) _____

21. **Other.** Specify: Pet Expenses21. **+** \$250.0022. **Your monthly expenses.** Add lines 4 through 21.

The result is the monthly expenses of Debtor 2. Copy the result to line 22b of Schedule J to calculate the total expenses for Debtor 1 and Debtor 2.

22. \$8,286.08

23. Line not used on this form.

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.☐ Yes.

None

	Amount
6b. Water, sewer, garbage collection	
Water/Sewer	\$110.00
Garbage Removal	\$34.00
6c. Telephone, cell phone, Internet, satellite, and cable services	
Cell Phones	\$474.00
Cable/Internet	\$161.00
6d. Other Utilities	
Hulu	\$13.39
Netflix	\$21.31
Peacock	\$9.99

Fill in this information to identify your case:

Debtor 1	Erik	W	Yakow
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Lisa	M	Yakow
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		District of New Jersey	
Case number (if known)			

☒ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new **Summary** and check the box at the top of this page.

Part 1: Summarize Your Assets

1. **Schedule A/B: Property** (Official Form 106A/B)

1a. Copy line 55, Total real estate, from <i>Schedule A/B</i>	\$354,382.00
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>	\$0.00
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	\$354,382.00

Your assets

Value of what you own

Part 2: Summarize Your Liabilities

2. **Schedule D: Creditors Who Have Claims Secured by Property** (Official Form 106D)

2a. Copy the total you listed in Column A, *Amount of claim*, at the bottom of the last page of Part 1 of *Schedule D*..... \$488,330.85

3. **Schedule E/F: Creditors Who Have Unsecured Claims** (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F*..... \$0.00

3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F*..... + \$0.00

Your total liabilities

\$488,330.85

Your liabilities

Amount you owe

Part 3: Summarize Your Income and Expenses

4. **Schedule I: Your Income** (Official Form 106I)

Copy your combined monthly income from line 12 of *Schedule I*..... \$11,020.98

5. **Schedule J: Your Expenses** (Official Form 106J)

Copy your monthly expenses from line 22c of *Schedule J*..... \$10,316.08

Debtor 1	Erik	W	Yakow	
Debtor 2	Lisa	M	Yakow	
	First Name	Middle Name	Last Name	Case number (if known) _____

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes

7. What kind of debt do you have?

- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$2,391.34

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Total claim

From Part 4 on Schedule E/F, copy the following:

9a. Domestic support obligations (Copy line 6a.)	\$0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00
9d. Student loans. (Copy line 6f.)	\$0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$0.00
9g. Total. Add lines 9a through 9f.	\$0.00

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	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>Lisa</u>	<u>M</u>	<u>Yakow</u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>District of New Jersey</u>		
Case number (if known)	<u></u>		

☒ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Erik W Yakow
Erik W Yakow, Debtor 1

X /s/ Lisa M Yakow
Lisa M Yakow, Debtor 2

Date 03/26/2024
MM/ DD/ YYYY

Date 03/26/2024
MM/ DD/ YYYY